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call when the mobile station gets involved with a foreign/international network other than the first network, which might result in unwanted charges. The mobile station includes first and second settings to identify respectively the first network and the foreign/international network. If the mobile station during roaming is connected to a foreign/international network, before a call is consummated, the mobile station produces an 'indication' which may be distinct from a normal ringing tone, e.g., a distinct beep or noise or click or even a vibration of the hand held mobile station casing. Simultaneously and optionally, a graphic display in the user's mobile station indicates the identity of the foreign/international network, to show that the call indeed will be routed through a foreign/international network resulting in additional charges. The user thus has the option of not completing initiating/receiving the call, thus avoiding unwanted charges. The first and second settings in the mobile station are user selectable first and second non-text settings where the settings automatically shift to a first setting in the event of a call being a first network call, and to a second setting in the event of the call being a foreign/international call. The first and second non-text settings may be stored in memory within the telephone and can be used to provide one or more different kinds of 'distinct indication' which can identify foreign networks from the user's first network or home network.

In a mobile telephone network, apparatus and method assist the user of a mobile

station registered with a first network (-home network-) to abstain from completing a